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UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re: Davis, Louise B.

§ Case No. 12-47033

§
§
§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on December 17, 2012. The undersigned trustee was appointed on December 18, 2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 4,561.44

Funds were disbursed in the following amounts:

Payments made under an interim distribution	0.00
Administrative expenses	3.70
Bank service fees	40.00
Other payments to creditors	0.00
Non-estate funds paid to 3rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ <u>4,517.74</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 08/01/2013 and the deadline for filing governmental claims was 08/01/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,140.36. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,140.36, for a total compensation of \$1,140.36.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$120.36, for total expenses of \$120.36.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/17/2013 By:/s/Nauni Jo Manty, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1
Individual Estate Property Record and Report
Asset Cases

Page: 1

Case Number: 12-47033

Case Name: Davis, Louise B.

Period Ending: 09/17/13

Trustee: (430120) Nauni Jo Manty, Trustee

Filed (f) or Converted (c): 12/17/12 (f)

§341(a) Meeting Date: 01/17/13

Claims Bar Date: 08/01/13

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=§554(a)	6 Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Homestead, Homestead located at 4124 - 5th Avenue	144,000.00	0.00		0.00	FA
2	Cash on hand	21.00	0.00		0.00	FA
3	Checking account with TCF Bank, negative balance	1.00	0.00		0.00	FA
4	Checking and savings account with Wings	8.00	0.00		0.00	FA
5	Usual household goods & furnishings	1,188.00	0.00		0.00	FA
6	Usual wearing apparel	210.00	0.00		0.00	FA
7	costume jewelry and watch	90.00	0.00		0.00	FA
8	whole life insurance with American National Insu	2,521.00	0.00		0.00	FA
9	pension from Allstate, monthly distribution Amou	1,284.00	0.00		0.00	FA
10	2008 Mazda 6 (4 cyl)	9,900.00	0.00		0.00	FA
11	1/7 interest in John F Davis Estate, consisting	11,684.00	0.00		0.00	FA
12	2012 tax refunds (u) Federal \$3,761; Estate's Portion: \$3,636.89 State \$605.00; Estate's Portion: \$585.04 Property \$621; Estate's Portion: \$600.51 Estate's portion 96.7% is property of the estate	4,822.44	4,822.44		4,561.44	FA
12	Assets Totals (Excluding unknown values)	\$175,729.44	\$4,822.44		\$4,561.44	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR):

Current Projected Date Of Final Report (TFR):

Form 2

Cash Receipts And Disbursements Record

Page: 1

Case Number: 12-47033

Trustee: Nauni Jo Manty, Trustee (430120)

Case Name: Davis, Louise B.

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-**9340

Account: *****5566 - Checking Account

Period Ending: 09/17/13

Blanket Bond: \$17,276,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
04/29/13	{12}	United States Treasury	tax refunds	1224-000	3,761.00		3,761.00
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,751.00
06/14/13	101	INTERNATIONAL SURITIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/14/2013 FOR CASE #12-47033, BOND 016018054	2300-000		3.70	3,747.30
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,737.30
07/10/13	{12}	Louis Davis	payment for state tax refund	1224-000	199.93		3,937.23
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,927.23
08/28/13	{12}	Louise Davis	payment for nonexempt assets	1224-000	600.51		4,527.74
08/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,517.74

ACCOUNT TOTALS	4,561.44	43.70	\$4,517.74
Less: Bank Transfers	0.00	0.00	
Subtotal	4,561.44	43.70	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$4,561.44	\$43.70	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****5566	4,561.44	43.70	4,517.74
	\$4,561.44	\$43.70	\$4,517.74

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Exhibit C

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Case: 12-47033 Davis, Louise B.

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Admin Ch. 7 Claims:								
12/17/12	200		Nauni Jo Manty, Trustee 510 First Ave N Suite 305 Minneapolis, MN 55403 <2100-00 Trustee Compensation>	1,140.36	1,140.36	0.00	1,140.36	1,140.36
12/17/12	200		Nauni Jo Manty, Trustee 510 First Ave N Suite 305 Minneapolis, MN 55403 <2200-00 Trustee Expenses>	120.36	120.36	0.00	120.36	120.36
Total for Priority 200: 100% Paid				\$1,260.72	\$1,260.72	\$0.00	\$1,260.72	\$1,260.72
Total for Admin Ch. 7 Claims:				\$1,260.72	\$1,260.72	\$0.00	\$1,260.72	\$1,260.72
Unsecured Claims:								
1	05/02/13	610	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025 <7100-00 General Unsecured § 726(a)(2)>	5,412.40	5,412.40	0.00	5,412.40	412.39
2	05/03/13	610	Wells Fargo Card Services 1 Home Campus 3rd Floor Des Moines, IA 50328 <7100-00 General Unsecured § 726(a)(2)>	6,526.03	6,526.03	0.00	6,526.03	497.24
3	05/23/13	610	American InfoSource LP as agent for TD Bank, USA PO Box 248866 Oklahoma City, OK 73124-8866 <7100-00 General Unsecured § 726(a)(2)>	1,001.54	1,001.54	0.00	1,001.54	76.31
4	05/23/13	610	American InfoSource LP as agent for TD Bank, USA PO Box 248866 Oklahoma City, OK 73124-8866 <7100-00 General Unsecured § 726(a)(2)>	4,795.99	4,795.99	0.00	4,795.99	365.42
5	05/31/13	610	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083 <7100-00 General Unsecured § 726(a)(2)>	6,983.70	6,983.70	0.00	6,983.70	532.11
6	06/30/13	610	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>	3,367.93	3,367.93	0.00	3,367.93	256.61

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Exhibit C

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Case: 12-47033 Davis, Louise B.

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
7	06/30/13	610	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>	5,431.45	5,431.45	0.00	5,431.45	413.84
8	07/26/13	610	eCAST Settlement Corp, Assignee of Capital One, N.A.,Bass & Associates, P.C.,3936 E. Ft. Lowell Road Tucson, AZ 85712 <7100-00 General Unsecured § 726(a)(2)>	3,063.68	3,063.68	0.00	3,063.68	233.43
9	08/01/13	610	Portfolio Recovery Associates, LLC c/o Hsbc Bank Nevada, N.a POB 12914 Norfolk, VA 23541 <7100-00 General Unsecured § 726(a)(2)>	6,164.23	6,164.23	0.00	6,164.23	469.67
Total for Priority 610: 7.61930% Paid				\$42,746.95	\$42,746.95	\$0.00	\$42,746.95	\$3,257.02
Total for Unsecured Claims:				\$42,746.95	\$42,746.95	\$0.00	\$42,746.95	\$3,257.02
Total for Case :				\$44,007.67	\$44,007.67	\$0.00	\$44,007.67	\$4,517.74

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-47033

Case Name: Davis, Louise B.

Trustee Name: Nauni Jo Manty, Trustee

Balance on hand: \$ 4,517.74

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 4,517.74

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Nauni Jo Manty, Trustee	1,140.36	0.00	1,140.36
Trustee, Expenses - Nauni Jo Manty, Trustee	120.36	0.00	120.36

Total to be paid for chapter 7 administration expenses: \$ 1,260.72

Remaining balance: \$ 3,257.02

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 3,257.02

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 3,257.02

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

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Timely claims of general (unsecured) creditors totaling \$13,746.95 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 7.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	5,412.40	0.00	412.39
2	Wells Fargo Card Services	6,526.03	0.00	497.24
3	American InfoSource LP as agent for	1,001.54	0.00	76.31
4	American InfoSource LP as agent for	4,795.99	0.00	365.42
5	Capital One Bank (USA), N.A.	6,983.70	0.00	532.11
6	GE Capital Retail Bank	3,367.93	0.00	256.61
7	GE Capital Retail Bank	5,431.45	0.00	413.84
8	eCAST Settlement Corp,	3,063.68	0.00	233.43
9	Portfolio Recovery Associates, LLC	6,164.23	0.00	469.67

Total to be paid for timely general unsecured claims:	\$ 3,257.02
Remaining balance:	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims:	\$ 0.00
Remaining balance:	\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
Total to be paid for subordinated claims: \$ <u>0.00</u>				
Remaining balance: \$ <u>0.00</u>				